April 2002

SUMMARY: This letter provides electronic versions of the Federal Perkins Program and National Direct Student Loan (NDSL) promissory notes (eNotes).

Dear Partner:

In order to help achieve compliance with the legislative mandates of the E-SIGN Act and GPEA, the Department of Education has provided you with an electronic version of the Federal Perkins Program and National Direct Student Loan (NDSL) promissory notes (also referred to as "eNotes").

It is the school's responsibility to build a system surrounding the eNotes, to allow the borrower to provide a secure eSignature for his/her promissory note and to meet all of the federal government's eSign standards in doing so.

The following four Federal Perkins and NDSL promissory notes have been created as eNotes and as PDF Forms for use by schools in the Perkins eSignature process:

- Federal Perkins Note Closed-End Promissory Note
- Federal Perkins Note Open-End Promissory Note
- NDSL Closed-End Promissory Note
- NDSL Open-End Promissory Note

Following is a description of the contents of all files posted here:

1. Perkins_eNote_Supporting_Documentation.zip (1069kb)

    Contains all necessary supporting documentation for the eNotes and options for schools who would like to display the promissory note in PDF format after the borrower has signed it. The supporting documentation contains information on the format and layout of the eNotes, as well as suggested usage (1 file).

2. Perkins_eNote_PDF_Forms.zip (188kb)

    Contains PDF Forms (both "pdf" and "fdf" files) for use by schools who would like to display the promissory note in PDF format after the borrower has signed it (8 files).

3. Perkins_eNote_Templates_Browser_v3_Compatible.zip (46kb)

    Contains the four eNotes in HTML format that is compatible with older internet browsers (for example, Netscape 3.0 and above and Internet Explorer 3.0 and above) (4 files).

4. Perkins_eNote_Templates_with_CSS.zip (45kb)

    Contains the four eNotes in HTML format that is compatible with newer internet browsers that recognize Cascading Style Sheets (for example, Internet Explorer 4.0 and above, Netscape Navigator 5.0 and above) (4 files).

5. Rights_and_Responsibilities__Statements_of_Disclosure.zip (10kb)

    Contains the following four documents:

    - NDSL Statement of Rights and Responsibilities
    - Perkins Statement of Rights and Responsibilities

- NDSL Statement of Disclosure
- Perkins Statement of Disclosure

All Perkins and NDSL eNotes contained herein are comparable to the paper promissory notes of OMB No. 1845-0061 with an Expiration Date of 10/31/2004.

If you have any questions concerning the Perkins and NDSL eNotes and their use, please contact Neil Sattler at (202) 377-3513 or via e mail at Neil.Sattler@ed.gov